Scket No.: WD2-99-006

09/274,281

/S.A./

- A. U.S. Patent No. 4,491,725 entitled "MEDICAL INSURANCE VERIFICATION AND PROCESSING SYSTEM" issued to Lawrence E. Pritchard on January 1, 1985.
- B. U.S. Patent No. 4,667,292 entitled "MEDICAL REIMBURSEMENT COMPUTER SYSTEM" issued to William C. Mohlenbrock et al. on May 19, 1987.
- C. U.S. Patent No. 4,740,119 entitled "PURCHASING SYSTEM WITH REBATE FEATURE" issued to Jeffery M. Cohen et al. on June 7, 1988.
- U.S. Patent No. 4,982,346 entitled "MALL PROMOTION NETWORK
 APPARATUS AND METHOD" issued to Kenneth P. Girouard et al. on January
 1, 1991.
- E. U.S. Patent No. RE. 34,380 entitled "METHOD AND APPARATUS FOR APPLYING MESSAGES IN A TELECOMMUNICATIONS NETWORK" issued to Neil F. Sleevi on September 14, 1993.
- F. U.S. Patent No. 5,287,268 entitled "CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS" issued to Patrick D. McCarthy on February 15, 1994.
- G. U.S. Patent No. 5,319,542 entitled "SYSTEM FOR ORDERING ITEMS USING AN ELECTRIC CATALOGUE" issued to John E. King et al. on June 7, 1994.
- U.S. Patent No. 5,333,186 entitled "TELECOMMUNICATION CALL BILLING
 METHOD AND APPARATUS" issued to Shiv K. Gupta on July 26, 1994.
- U.S. Patent No. 5,619,558 entitled "ATM SEGMENT OF ONE MARKETING
 METHOD" issued to Elizabeth A. Jheeta on April 8, 1997.
- J. U.S. Patent No. 5,652,784 entitled "AUTOMATIC TELEPHONE ADVERTIZING PROVIDED IN LIEU OF DIAL-TONE" issued to Georgina Borbon Blen et al. on July 29, 1997.

alielia